

U.S. Department of Housing and Urban Development

U.S. Department of Housing and
Urban Development
95 Saint Paul Street, Suite 440
Burlington, VT 05401
(802) 951-6290



The background of the slide is a stylized American flag. The stars in the upper left are white on a blue field, and the stripes are red and white. The entire image has a fine, diagonal hatching or cross-hatch texture overlaid on it.

HUD Mission

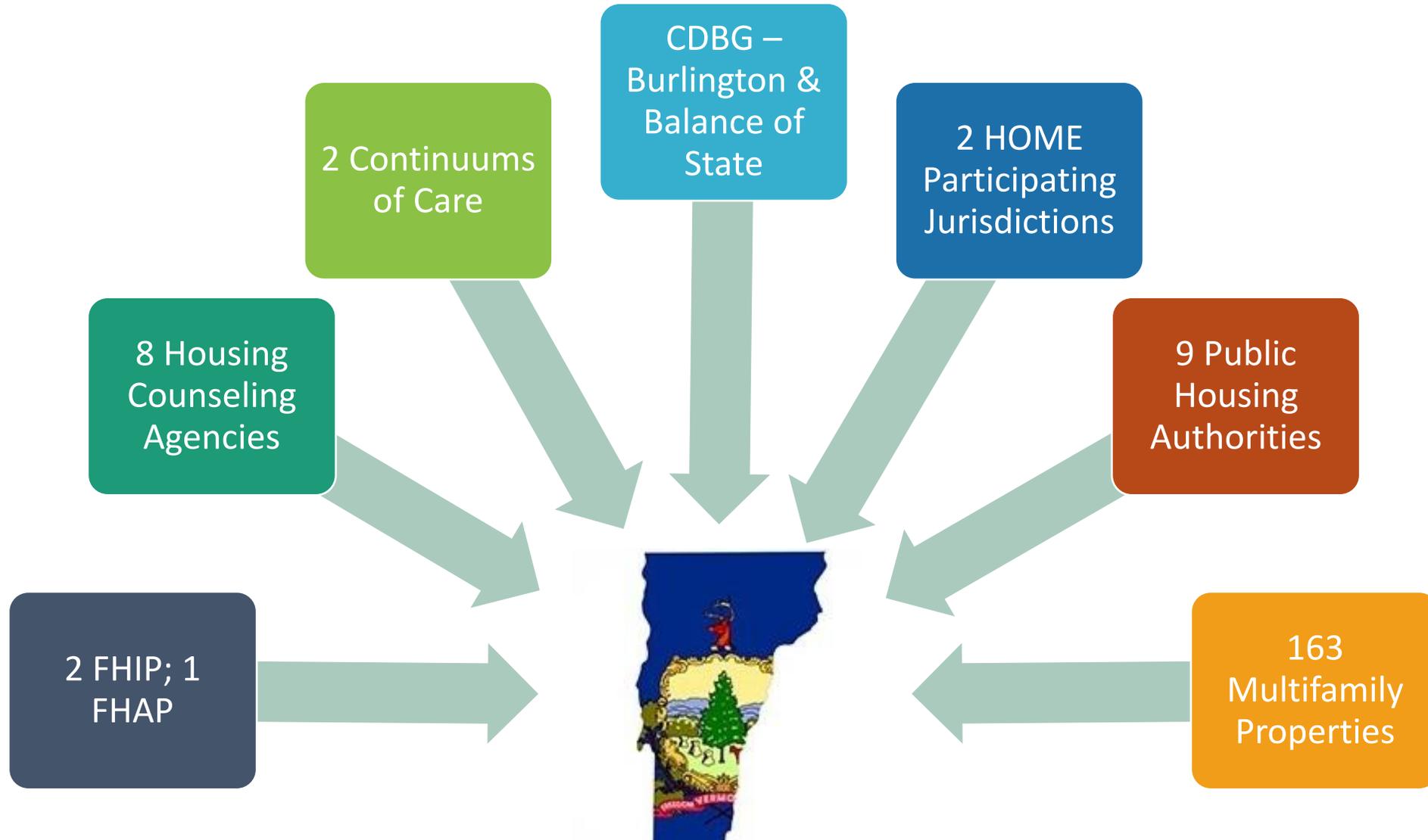
Create strong, sustainable,
inclusive communities
and quality affordable housing for all.

Your Vermont HUD Team

**Sean Thomas,
Vermont State
Director**

**Katie
Michalovic,
Program Analyst**

Major HUD Programs in Vermont





Vermont Housing
Resource & Rental
Assistance Guide

How to Use the Guidebook



Look up the town where you want to find housing (page 29)



Call the property agent to find out about vacancies, eligibility, rent, and application



Know your rights and responsibilities (page 22)



Get Housing Counseling (page 59)

Rental Assistance

Three major HUD funded programs:

- **Public Housing** – low-income housing, operated by local PHA (page 29)
- **Housing Choice Voucher (Section 8)** – allows recipient to find their own housing
- **Privately Owned Subsidized Housing**

HUD does not provide or manage housing units directly

HUD does not manage or maintain waitlists or take applications

Steps to Complete Housing Assistance Applications

- Income
 - All sources of money for any household members (wages, welfare payments, alimony, social security, pension, child support, dividends from stocks, interest from savings, etc.)
- Assets
 - All bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc.
 - Any business or asset sold in the last 2 years for less than its full value
- Sign the Application
 - Do not sign unless you have read and understand everything
- Recertification
 - Report all changes to income, household size, and assets



Beware of Fraud!

- Do not pay to file an application
- Do not pay to move up on a waiting list
- Do not pay anything not covered by the lease
- Always get a receipt
- Get written explanation if you are required to pay for anything other than rent

Public Housing

Established to provide decent and safe rental housing

For low-income families, the elderly, and persons with disabilities

- Eligibility is based on income, familial status, and citizenship or immigration status

Comes in all sizes and types

Apply at the local PHA (page 29)

- PHA will require documentation (birth certificates, tax returns, etc.)
- PHAs may have selection preferences (disability, homelessness, & veteran status)

Housing Choice Vouchers (Section 8)

- Housing Choice Voucher (HCV) allows the tenant to choose their housing
- Applications are handled by the local PHA
 - Household income must usually be less than 50% of the median income in the area
 - PHAs can have local preferences
- Special Purpose Vouchers (VASH, FUP, FYI, NED, Mainstream, EHV)
- HCV is “portable” after one year

Multifamily Housing



- Privately-owned housing complexes subsidized by HUD
 - Properties types: Elderly/Disabled, Family & Elderly, Family, Congregate, Assisted Living
- Applications handled by property agent
- Multifamily Housing Clearinghouse (MFHC): 1-800-MULTI-70

Eviction Prevention

- Legal questions: VT Legal Aid: (800) 889-2047
- VT Tenants Hotline: (802) 864-0099
- Fair Housing Project of CVOEO: www.cvoeo.org/fhp
- 2-1-1





Housing Resources for Homeless Persons

- <https://www.hudexchange.info/housing-and-homeless-assistance/>
 - Local organizations available
- Continuum of Care (CoC) – provides resources to quickly rehouse homeless individuals & families
- Subsidized Housing – PHAs and Multifamily properties
 - HUD Resource Locator

Homeownership

- Federal Housing Administration (FHA) insures loans
 - Low down payments
 - Low closing costs – as low as 3.5%
 - Easy credit qualifying
- HUD Housing Counseling: 800-569-4287
- Questions: 800-225-5342; answers@hud.gov;
<https://www.hud.gov/buying/loans>
- VHFA: 802-864-5743
- USDA RD: 802-828-6000

Foreclosure Prevention



HUD Housing Counseling Agency: 800-569-4287



FHA Insured Mortgage: 800-225-5342 or answers@hud.gov



Homeownership Preservation Foundation: 888-995-HOPE



Vermont Housing Finance Agency
Homeownership Assistance Program (HAP):
<https://vermonthap.vhfa.org/>



HUD Homes

- What is a HUD Home?
 - 1-to-4-unit residential property
- How to find a HUD Home?
 - Visit the HUD Home Store:
<https://www.hudhomestore.gov/Home/Index.aspx>
- How to find a HUD Approved Lender?
 - (800) CALL FHA (225-5342) or
https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist

Fair Housing and Equal Opportunity

The Fair Housing Act

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- The presence of children

Vermont's Fair Housing Act

- Marital status
- Age
- Sexual Orientation
- Gender identity
- Receipt of public assistance
- Status as a victim or survivor of domestic violence, sexual assault, or stalking
- Denial of development permitting based on the income of perspective residents

Fair Housing and Equal Opportunity

Is the situation legal?

- Fair Housing Project of CVOEO:
fhp@cvoeo.org
- Vermont Tenants: 802-864-0099

Legal Advice

- Vermont Human Rights Commission
- Vermont Legal Aid

HUD FHEO

- complaints01@hud.gov

Other Housing Assistance Resources

Vermont Housing Finance Agency

- <https://www.vhfa.org/> OR (802) 864-5743

U.S. Department of Agriculture/Rural Housing

- <https://www.rd.usda.gov/> OR (802) 828-6000
(page 48)

U.S. Department of Veterans Affairs

- www.va.gov OR (802) 295-9363 (page 25)



Vermont HUD Contacts

Phone: 802-951-6290

Sean Thomas, Vermont State Director

- Sean.w.Thomas@hud.gov

Katie Michalovic, Program Analyst

- Kathryn.a.Michalovic@hud.gov
- 